

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: patent application of  
**Michael J. Picciallo**

Application No.: **09/478,051**

Filed: **January 15, 2000**

For: **THIRD PARTY CREDIT ACCOUNT**

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: Group Art Unit:  
:  
: Examiner:  
:  
: Date: **October 25, 2000**  
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X

Commissioner for Patents  
Washington, D.C. 20231


INFORMATION DISCLOSURE STATEMENT

It is respectfully requested that the references listed on the enclosed Form PTO-1449 be made of record and considered with respect to the above-referenced U.S. Patent Application. A copy of each reference is enclosed. Submission of the present Information Disclosure Statement should not be taken as an admission that the cited references are legally available prior art or that the same are pertinent or material.

The above-identified patent application is a Divisional of U.S. Patent Application Serial No. 08/876,929 filed June 16, 1997, which application, in turn, is a Continuation-In-Part of U.S. Patent Application Serial No. 08/575,173 filed April 16, 1996. Both applications are relied upon for earlier filing dates under 35 U.S.C. §§120 and 121.

The Examiner is authorized to charge applicant's Deposit Account No. 19-5425 for any charges in connection with this Information Disclosure Statement.

Date: October 25, 2000

  
\_\_\_\_\_  
Peter J. Butch III  
Registration No. 32,203

Synnestvedt & Lechner LLP  
2600 Aramark Tower  
1101 Market Street  
Philadelphia, PA 19107  
Telephone (215) 923-4466

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**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)

Docket Number (Optional)  
**P22425-B USA**

Application Number  
**09/478,051**

Applicant(s)  
**Michael J. Picciallo**

Filing Date  
**January 15, 2000**

Group Art Unit

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	5,450,477	9-12-95	Amarant, et al.	379	93	
	AB	5,500,513	3-19-96	Langhans, et al.	235	380	
	AC	5,326,960	7-5-94	Tannenbaum	235	379	
	AD	4,968,873	11-6-90	Dethloff, et al.	235	380	
	AE	4,725,719	2-16-88	Oncken, et al.	235	487	

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

	"Visa Wants to Kill Cash, It Hopes 'Smart Cards' Will Become the Payment of Choice," P. Sinton, San Francisco Chronicle (October 11, 1995).
	"Brokers Compete With Lenders," R. Heady, The Denver Post, (November 19, 1995).

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Considered May 12, 2001)

# INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

P22425-B USA

Application Number

09/478,051

Applicant(s)

Michael J. Picciallo

Filing Date

January/5, 2000

Group Art Unit

\*EXAMINER  
INITIAL

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

"Companies Rush to Say 'Buy-Buy' Over Net" S. Garfinkel, San Jose Mercury News (October 1, 1996)

"Verifone Wants To Plug Into Cash," M. Landberg, San Jose Mercury News (October 1, 1996)

"Filing Expenses Via American Express," J. Swenson, Information Week (July 1, 1996).

"Digital Cash," M. Gianturco, Forbes (August 14, 1995)

"The Check's In The Mail; Banks Plan Electronic Payment System," T. Hoffman, Computerworld (September 4, 1995),

"American Express University-About The Cards," (American Express Inc. 1995)

"Wells Fargo Student Visa Card" (Wells Fargo.com May 12, 1996)

"Payment Card Organization Detail Next Steps On Global Chip Card Specifications," MasterCard International (May 31, 1995).

"Chase Manhattan, Citibank, MasterCard and Visa Join Forces to Launch Pilot Program," MasterCard International (April 10, 1996)

EXAMINER

DATE CONSIDERED

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